

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Stephen Demetrous Robinson, Debtor**

**Case No. 25-00841-JAW  
CHAPTER 13**

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND  
LIEN AVOIDANCE**

The above-named Debtor has filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201 on or before July 14, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor, and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on July 21, 2025 at 10:00 AM in the Thad Cochran U.S. Courthouse, Bankruptcy Courtroom 4C, 501 East Court Street, Jackson, MS 39201, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: April 28, 2025

*/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
trollins@therollinsfirm.com  
601-500-5533

Fill in this information to identify your case:

Debtor 1	<b>Stephen Demetrou斯 Robinson</b>
	Full Name (First, Middle, Last)
Debtor 2	
(Spouse, if filing)	Full Name (First, Middle, Last)
United States Bankruptcy Court for the	<b>SOUTHERN DISTRICT OF MISSISSIPPI</b>
Case number:	<b>25-00841</b>
(If known)	

Check if this is an amended plan, and list below the sections of the plan that have been changed.

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## Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

### Part 1: Notices

**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

### Part 2: Plan Payments and Length of Plan

#### 2.1 Length of Plan.

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

#### 2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$6,644.55 ( monthly,  semi-monthly,  weekly, or  bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

Direct.  


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Debtor Stephen Demetrous Robinson Case number 25-00841

Joint Debtor shall pay  monthly,  semi-monthly,  weekly, or  bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

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### 2.3 Income tax returns/refunds.

*Check all that apply*

- Debtor(s) will retain any exempt income tax refunds received during the plan term.
- Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- Debtor(s) will treat income refunds as follows:
- 

### 2.4 Additional payments.

*Check one.*

- None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

### Part 3: Treatment of Secured Claims

#### 3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

*Check all that apply.*

- None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

- 3.1(a) Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

1 Mtg pmts to Wells Fargo Home  
Beginning May 2025 @ \$2,656.48  Plan  Direct. Includes escrow  Yes  No

1 Mtg arrears to Wells Fargo Home Through April 2025 \$29,901.39

- 3.1(b) Non-Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

Property **-NONE-**  
address: \_\_\_\_\_

Mtg pmts to \_\_\_\_\_  
Beginning month \_\_\_\_\_ @ \_\_\_\_\_ Plan Direct. Includes escrow Yes No

Property **-NONE-** Mtg arrears to \_\_\_\_\_ Through \_\_\_\_\_

- 3.1(c) Mortgage claims to be paid in full over the plan term:** Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor.

Creditor: **-NONE-** Approx. amt. due: \_\_\_\_\_ Int. Rate\*: \_\_\_\_\_

Property Address: \_\_\_\_\_

Principal Balance to be paid with interest at the rate above: \_\_\_\_\_

(as stated in Part 2 of the Mortgage Proof of Claim Attachment)

Portion of claim to be paid without interest: \$ \_\_\_\_\_

(Equal to Total Debt less Principal Balance)

Special claim for taxes/insurance: \$ -NONE- /month, beginning month.  
(as stated in Part 4 of the Mortgage Proof of Claim Attachment)

Debtor

Stephen Demetrous Robinson

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\* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District  
*Insert additional claims as needed.*

**3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..**

**None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

*Check one.*

**None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

**3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.**

*Check one.*

**None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

**3.5 Surrender of collateral.**

*Check one.*

**None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

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**Part 4: Treatment of Fees and Priority Claims**

**4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case.

**4.3 Attorney's fees.**

No look fee: 4,000.00

Total attorney fee charged: \$4,000.00

Attorney fee previously paid: \$2,662.00

Attorney fee to be paid in plan per confirmation order: \$1,338.00

Hourly fee: \$ \_\_\_\_\_. (Subject to approval of Fee Application.)

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

*Check one.*

**None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

Internal Revenue Service \$0.00

Mississippi Dept. of Revenue \$0.00

Other \_\_\_\_\_ \$0.00

**4.5 Domestic support obligations.**

**None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

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**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Debtor

Stephen Demetrous Robinson

Case number

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Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- The sum of \$ 100.00 % of the total amount of these claims, an estimated payment of \$ 168,177.00
- The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$635,302.28. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

#### 5.2 Other separately classified nonpriority unsecured claims (special claimants). *Check one.*

- None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

#### Part 6: Executory Contracts and Unexpired Leases

#### 6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

- None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

#### Part 7: Vesting of Property of the Estate

#### 7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

#### Part 8: Nonstandard Plan Provisions

#### 8.1 Check "None" or List Nonstandard Plan Provisions

- None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.  
**Community Bank to be paid direct by business.**

**Absent an objection, any Proof of Claim filed by the IRS and/or MS Dept. of Revenue shall be paid pursuant to the claim.**

#### Part 9: Signatures:

##### 9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Stephen Demetrous Robinson

**Stephen Demetrous Robinson**

Signature of Debtor 1

Executed on April 24, 2025

X

Signature of Debtor 2

Executed on \_\_\_\_\_

**1641 Suzanna Dr**

Address

**Raymond MS 39154-7677**

City, State, and Zip Code

Telephone Number

Address

City, State, and Zip Code

Telephone Number

Debtor	<u>Stephen Demetrous Robinson</u>	Case number	<u>25-00841</u>
X	<u>/s/ Thomas C. Rollins, Jr.</u>	Date	<u>April 24, 2025</u>
	<u>Thomas C. Rollins, Jr. 103469</u>		
	Signature of Attorney for Debtor(s)		
	<u>P.O. Box 13767</u>		
	<u>Jackson, MS 39236</u>		
	Address, City, State, and Zip Code		
	<u>601-500-5533</u>		
	Telephone Number		
	<u>trollins@therollinsfirm.com</u>		
	Email Address		

**CERTIFICATE OF SERVICE**

I, Thomas C. Rollins, Jr., attorney for the Debtor, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following party to be served electronically via ECF:

Case Trustee  
Office of the US Trustee

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by US Mail<sup>1</sup>, postage prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

Date: April 28, 2025

/*s/ Thomas C. Rollins, Jr.*  
*Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
[trollins@therollinsfirm.com](mailto:trollins@therollinsfirm.com)  
601-500-5533

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<sup>1</sup> If the creditor is an insured depository institution, service has been made by certified mail.

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4                   **UNITED STATES BANKRUPTCY COURT**  
5                   **SOUTHERN DISTRICT OF MISSISSIPPI**

6                   IN RE:  
7                   STEPHEN DEMETROUS ROBINSON

8                   CASE NO: 25-00841  
9  
10                  **DECLARATION OF MAILING**  
11                  **CERTIFICATE OF SERVICE**  
12                  Chapter: 13

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13                  On 4/28/2025, I did cause a copy of the following documents, described below,

14                  Notice and Plan

15  
16  
17  
18                  to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with  
19                  sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and  
20                  incorporated as if fully set forth herein.

21                  I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.  
22                  com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to  
23                  Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if  
24                  fully set forth herein.

25                  Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been  
26                  served electronically with the documents described herein per the ECF/PACER system.

27                  DATED: 4/28/2025

28                  /s/ Thomas C. Rollins, Jr.  
29                  Thomas C. Rollins, Jr.

30                  The Rollins Law Firm  
31                  702 West Pine St  
32                  Hattiesburg, MS 39401  
33                  601 500 5533  
34                  trollins@therollinsfirm.com

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3           **UNITED STATES BANKRUPTCY COURT**  
4           **SOUTHERN DISTRICT OF MISSISSIPPI**

5           IN RE:  
6           STEPHEN DEMETROUS ROBINSON

7           CASE NO: 25-00841  
8           **CERTIFICATE OF SERVICE**  
9           **DECLARATION OF MAILING**

10           Chapter: 13

11           On 4/28/2025, a copy of the following documents, described below,

12           Notice and Plan

13  
14  
15  
16  
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19           were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient  
20           postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth  
herein.

21           The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above  
22           referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of  
Service and that it is true and correct to the best of my knowledge, information, and belief.

23           DATED: 4/28/2025

24           

25           Miles Wood  
26           BK Attorney Services, LLC  
27           d/b/a certificateofservice.com, for  
28           Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
 NCRS ADDRESS DOWNLOAD  
 CASE 25-00841  
 SOUTHERN DISTRICT OF MISSISSIPPI  
 MON APR 28 12-10-46 PST 2025

US BANK NATIONAL ASSOCIATION AS  
 TRUSTEE F  
 MAC N928601Y  
 DEFAULT DOCUMENT PROCESSING PO BOX 1629  
 MINNEAPOLIS MN 55440

WELLS FARGO BANK NA  
 MAC N928601Y  
 PO BOX 1629  
 MENNEAPOLIS MN 55440-1629

EXCLUDE

~~US BANKRUPTCY COURT~~  
~~THAD COCHRAN US COURTHOUSE~~  
~~501 E COURT STREET~~  
~~SUITE 2300~~  
~~JACKSON MS 39201-5036~~

CAPITAL ONE  
 ATTN BANKRUPTCY  
 PO BOX 30285  
 SALT LAKE CITY UT 84130-0285

COMMUNITY BANK  
 PO BOX 59  
 FOREST MS 39074-0059

(P) SEQUIM ASSET SOLUTIONS LLC  
 1130 NORTHCHASE PKWY  
 SUITE 150  
 MARIETTA GA 30067-6429

INTERNAL REVENUE SERVICE  
 CENTRALIZED INSOLVENCY  
 PO BOX 7346  
 PHILADELPHIA PA 19101-7346

INTERNAL REVENUE SERVICE  
 CO US ATTORNEY  
 501 EAST COURT ST STE 4430  
 JACKSON MS 39201-5025

LOGS LEGAL GROUP LLP  
 FOR US BANK NATIONAL ASSOCIATION AS  
 TRUSTEE FOR CREDIT SUISSE FIRST BOSTON  
 M  
 579 LAKELAND EAST DRIVE SUITE D  
 FLOWOOD MS 39232-9037

MS DEPT OF REVENUE  
 BANKRUPTCY SECTION  
 PO BOX 22808  
 JACKSON MS 39225-2808

NEXTGEAR CAPITAL INC  
 11799 N COLLEGE AVE  
 CARMEL IN 46032-5605

OXYGEN XL  
 1620 US 22 STE 205D  
 UNION NJ 07083-3411

~~(P) (P) SEQUIM ASSET SOLUTIONS LLC~~  
~~1130 NORTHCHASE PKWY~~  
~~SUITE 150~~  
~~MARIETTA GA 30067 6429~~

(P) SOUTHERN MANAGEMENT SYSTEMS  
 625C HERNDON AVE  
 ORLANDO FL 32803-5187

TD AUTO FINANCE  
 ATTN BANKRUPTCY  
 PO BOX 9223  
 FARMINGTON HILLS MI 48333-9223

US ATTORNEY GENERAL  
 US DEPT OF JUSTICE  
 950 PENNSYLVANIA AVENW  
 WASHINGTON DC 20530-0001

EXCLUDE  
~~UNITED STATES TRUSTEE~~  
~~501 EAST COURT STREET~~  
~~SUITE 6 430~~  
~~JACKSON MS 39201 5022~~

WELLS FARGO BANK NA  
 ATTN BANKRUPTCY  
 1 HOME CAMPUS  
 MAC X2303-01A 3RD FL  
 DES MOINES IA 50328-0001

WELLS FARGO HOME  
 ATTN BANKRUPTCY DEPT  
 PO BOX 10335  
 DES MOINES IA 50306-0335

JENNIFER A CURRY CALVILLE  
 THE ROLLINS LAW FIRM  
 702 W PINE ST  
 HATTIESBURG MS 39401-3836

DEBTOR  
 STEPHEN DEMETROUS ROBINSON  
 1641 SUZANNA DR  
 RAYMOND MS 39154-7677

EXCLUDE  
~~THOMAS CARL ROLLINS JR~~  
~~THE ROLLINS LAW FIRM PLLC~~  
~~PO BOX 13767~~  
~~JACKSON MS 39236 3767~~

EXCLUDE  
~~TORRI PARKER MARTIN~~  
~~TORRI PARKER MARTIN CHAPTER 13~~  
~~BANKRUPT~~  
~~200 NORTH CONGRESS STREET STE 400~~  
~~JACKSON MS 39201 1902~~